

INSTRUCTIONS FOR FILING A PROOF OF CLAIM FORM

If you wish to preserve a claim against The Protective National Insurance Company of Omaha ("Protective National"), a Proof of Claim on the form provided must be completed and returned. The Proof of Claim form may be photocopied or downloaded from the Nebraska Department of Insurance website: www.nol.org/home/ndoi.

The Proof of Claim must be signed by the Claimant, and must contain the Claimant's current address. No Proof of Claim will be considered for payment without a social security number or tax identification number. Failure to deliver the completed form will result in the denial of your claim. Attach additional documents as required.

If you have more than one claim, complete and return a separate Proof of Claim form for each claim. If your claim relates to more than one policy, complete and return a separate Proof of Claim form for each policy.

The Office of the Liquidator will acknowledge receipt of each Proof of Claim in writing. The acknowledgment will include (a) a declaration that the filing of the Proof of Claim does not constitute acceptance of a compensable claim; (b) confirmation of the name and address of the contact person for the Claimant; and (c) a declaration that all communications relating to the Proof of Claim must be written. In addition, the Office of the Liquidator may contact you for additional information regarding your Proof of Claim. The failure to promptly provide such additional information may result in the denial of your claim.

Proofs of Claim must be submitted to the Office of the Liquidator on or before February 12, 2005, the date established by the Liquidation Court ("Bar Date"). Do NOT file your Proof of Claim with the Liquidation Court.

The Liquidator will review each Proof of Claim and make a determination as to its validity and priority. You will be notified of this determination and the review procedures. After all claims are evaluated by the Liquidator and approved by the Liquidation Court, approved claims will be paid by priority based upon available funds in accordance with Nebraska law. The amount of the payments will depend upon the amount of the assets available and the amount of the approved claims.

Mail your completed Proof of Claim form, together with the required documentation, to:

**Office of the Liquidator
The Protective National Insurance Company of Omaha (In Liquidation)
Post Office Box 45546
Omaha, NE 68145-0546**

Do not send the Proof of Claim to the Liquidation Court.

THE DEADLINE FOR SUBMITTING PROOFS OF CLAIMS IS FEBRUARY 12, 2005